

ABSTRACT

A risk management system is disclosed comprising a loan policy, at least one risk data system, and a risk system for assessing and evaluating risk. In addition, a method of risk management is disclosed, comprising: establishing a loan policy; monitoring data from a risk data system; comparing the data to the loan policy; recording a risk event if a deviation occurs between the data and the loan policy; performing a risk assessment of the risk event; and enabling a user the access the results of the risk assessment.